

Information to identify the case:

Debtor 1	Eric E Stiffler	Social Security number or ITIN xxx-xx-1847
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)		EIN -----
	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-70828-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eric E Stiffler

3/13/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Eric E Stiffler
 Debtor

Case No. 18-70828-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 21

Date Rcvd: Mar 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2019.

db +Eric E Stiffler, 122 Empire Street, Mineral Point, PA 15942-4412
 14956676 +BMW Card Services, P.O. Box 660545, Dallas, TX 75266-0545
 14956679 +Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4305
 14956680 +Conemaugh Physician Group, 1086 Franklin Street, Johnstown, PA 15905-4398
 14956682 +Department of Veterans Affairs, P.O. Box 530269, Atlanta, GA 30353-0269
 14956684 +International Benefits Administrators, 100 Garden City Plaza, Suite 110, Garden City, NY 11530-3201
 14956685 +Jackson Township Vol. Fire Amb., P.O. Box 816, Johnstown, PA 15907-0816
 14956686 +Lifestat Ambulance Service, 301 Salt Street, Suite 1, Saltsburg, PA 15681-1179
 14956687 +Premier Medical Associates, P.O. Box 644984, Pittsburgh, PA 15264-4984
 14956691 +UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
 14956694 +White Oak Emergency Medical Service, Inc, Ambulance Billing Office, P.O. Box 726, New Cumberland, PA 17070-0726

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 14 2019 03:01:09 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

14956677 +EDI: CAPITALONE.COM Mar 14 2019 06:43:00 Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
 14956678 +EDI: CHASE.COM Mar 14 2019 06:43:00 Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886-5123
 14956681 +E-mail/Text: vmpcpherson@creditmanagementcompany.com Mar 14 2019 03:01:48 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 14956683 +EDI: ESSL.COM Mar 14 2019 06:43:00 DISH, P.O. Box 94063, Palatine, IL 60094-4063
 14956688 +EDI: RMSC.COM Mar 14 2019 06:43:00 Syncb/PayPal Credit Service, P.O. Box 960080, Orlando, FL 32896-0080
 14956689 EDI: TFSR.COM Mar 14 2019 06:43:00 Toyota Financial Services, P.O. Box 17187, Baltimore, MD 21297
 14956690 EDI: TFSR.COM Mar 14 2019 06:43:00 Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197
 14956692 +E-mail/Text: JBRLANSKY@USSCOFCU.NET Mar 14 2019 03:02:20 USSCO FCU, 532 Oakridge Drive, Johnstown, PA 15904-6915
 14956693 +EDI: WFFC.COM Mar 14 2019 06:43:00 Wells Fargo Financial Cards, P.O. Box 5943, Sioux Falls, SD 57117-5943

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Toyota Motor Credit Corporation

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2019 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
 James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
 Kenneth P. Seitz on behalf of Debtor Eric E Stiffler thedebterasers@aol.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4